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DEAR ASPIRANTS,

All the examinations have a different pattern and different syllabus but the common part for all Exam is the general awareness in which the current affair plays an important part like 75%. These questions from the banking field have a weightage of 75%.

Aparchit Exam Warriors Provides you with best quality Current Affairs With Amazing Extra Facts that will help in scoring good in the General Awareness Section



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Aparchit Super Current Affairs MCQ with facts– 4 & 5 September 2022 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

Q.1. Which country has become the fifth largest economy in the world, overtaking the United Kingdom?

- A) Russia
B) India
C) South Korea
D) Italy

Answer : B

- ✓ According to Bloomberg report, India leaped past the UK in the final three months of 2021 to become the fifth-biggest economy.
- ✓ India has become the fifth largest economy in the world, pushing the United Kingdom to the sixth spot. This is the second time that India has beaten the UK in terms of economy, with the first one being in 2019.
- ✓ India now trails behind the United States, China, Japan, and Germany in terms of economy.
- ✓ The ranking is based on GDP figures compiled by the International Monetary Fund (IMF).
- ✓ India is behind just the US, China, Japan, and Germany.
- ✓ A decade ago, India ranked 11th among the largest economies, while the UK was 5th.
- ✓ India's economy is projected to grow at 7% in 2022-23.
- ✓ India registered a growth of 8.7 percent in 2021-22.

Q.2. Which bank has partnered with Asian Development Bank (ADB) to support and promote supply chain finance solutions in India?

- A) Indusind Bank
B) Kotak Mahindra Bank
C) Indian Overseas Bank
D) Punjab National Bank

Answer : A

- ✓ Indusind Bank has partnered with Asian Development Bank (ADB) to support and promote supply chain finance solutions in India.
- ✓ The Bank has entered into a partial guarantee programme with ADB with an initial outlay of \$70 million (Rs 560 crore), for promoting supply chain finance solutions in India.
- ✓ IndusInd Bank aims to grow its presence in MSME financing and this partnership will further strengthen various initiatives of the Bank in this domain.



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- ✓ INDUSLND BANK
- ✓ Founded : 1994
- Founder : S.P. Hinduja
- Headquarters : Pune, Maharashtra,
- MD & CEO : Sumant Kathpalia
- Tagline : We Make You Feel Richer

ADB IN NEWS 2021-22

- IndusInd Bank and ADB collaborate to improve financing for supplier chains
- ADB, India sign \$96.3 mn loan to improve water supply, sanitation services in Himachal Pradesh.
- Maharashtra to take ₹4,000 crore loan from ADB to set up medical colleges in 12 districts.
- ADB cuts India GDP growth forecast for FY23 to 7.2%.
- ADB approves USD 96.3 million loan for safe drinking water project in Himachal Pradesh.
- ADB approves \$2 million loan to support urban development in Nagaland.
- ADB and HSBC India partners to establish \$100 million Partial Guarantee Program for Microfinance in India.
- IIFL Home Finance signs \$68-million loan agreement with ADB for affordable Green Housing.
- ADB lends record USD 4.6 bn loans to India in 2021.
- ADB approves \$112 million loan to establish Assam Skill University.
- ADB approves \$500-million loan to improve quality of school education.
- ADB has approved a Rs 2653.05 crore (USD 350 million) policy-based loan to improve urban services in India
- India and ADB sign USD 300 million loan agreement to improve primary health care in India.
- ADB approves USD1.5 bn loan to India for COVID-19 vaccine procurement.
- ADB approved \$61 Million loan under 'Agartala City Urban Development Project.
- ADB approves \$250 million loan for India's National Industrial Corridor Development Program (NICDP).
- ADB, India Sign \$100 Million Loan for Agribusiness Development in Maharashtra.
- ADB and India sign \$251 million loan for Integrated Urban Flood Management in Chennai.



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- ADB, AIIB processing \$2 billion loan for India to buy COVID-19 vaccines (ABD USD 1.5 billion, AIIB, USD 500 million).
- India and ADB inks \$4.5 million project readiness financing loan to support urban mobility in Mizoram.
- ASIAN DEVELOPMENT BANK (ADB)
Founded : 19 December 1966
HQ : Mandaluyong, Metro Manila, Philippines
President : Masatsugu Asakawa (Japan)
Vice President : Ashok Lavasa (Indian?)
Director of ADB for India : Takeo Konishi
Executive Director : Sameer Kumar
Member Countries : 68 (Nuie).
- ADB has grown to encompass 68 members; of which 49 are from within Asia and the Pacific and 19 outside.
- Japan is the largest contributor in the subscribed capital of the country.
- Asian Development Outlook, reports published by ADB.

Q.3. 'Nuakhai' is the greatest harvesting festival of Odisha, celebrated one day after of which of the following festivals?

- A) Ganesh Chaturthi B) Holi
C) Dussehra D) Diwali

Answer : A

- ✓ Nuakhai is an agricultural festival mainly observed by the people of Odisha.
- ✓ The festival is observed to welcome the new season of rice.
- ✓ Nuakhai is a combination of two words that signifies the eating of new rice, 'Nua' means new and 'khai' means to eat.
- ✓ It is observed the day after the Ganesh Chaturthi festival & In 2022 it has celebrated on 1 September 2022
- ✓ Nuakhai' is the most important social festival of Western Odisha.
- ✓ It is also celebrated in Southern Chhattisgarh.



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- ✓ List of festival Odisha.
- ✓ Bali Trutiya Festival
- ✓ Nabakalebara festival
- ✓ Chandan Yatra also known as Gandhalepana Yatra
- ✓ Dhanu Jatra
- ✓ Raja Parba festival
- ✓ Nuakhai Festival
- ✓ Rath Yatra

Q.4. According to a Boeing report, India's air traffic will grow by what percent per annum on average till 2040?

- A) 5%
- B) 6%
- C) 7%
- D) 8%

Answer : C

- ✓ India's air traffic to annually grow by nearly 7 percent through 2040, and is bullish on the "massive potential" in the air cargo space, expects aircraft maker Boeing.
- ✓ The firm is also looking to increase the sourcing of raw materials from the country.
- ✓ According to the firm, the growth for the South East Asia market is pegged at 5.5 percent, China (5.4 percent), Africa (5.4 percent), and Latin America (4.8 percent).
- ✓ India's airlines will lead air traffic growth through 2040, growing at a rate of 6.9 percent.
- ✓ As per the Boeing report, the air traffic of India will grow by an average of 7% per year till 2040 even as the country's carriers face challenges like high fuel prices, rupee depreciation, and low fares

Q.5. A street in Markham City, Canada is named after which indian music director?

- A) AR Rahman
- B) Ilaiyaraaja
- C) Devi Sri Prasad
- D) Yuvan Shankar Raja

Answer : A

- ✓ After Markham, a city in Canada, honoured AR Rahman by naming a street in his honour, the celebrated music composer said he now feels more responsible to keep working hard and inspiring people.
- ✓ Rahman, who completed three decades in the Indian film industry earlier this month, penned a note of gratitude for the authorities of Markham in Ontario, Canada on Twitter.



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AR Rahman IN NEWS

- The Markham City of Canada has named a Street after Music Composer AR Rahman
- AR Rahman unveils anthem 'Vanakkam Chennai' for 44th International Chess Olympiad.
- AR Rahman appointed ambassador of Indo-UK culture platform
- AR Rahman launch Tokyo Olympics cheer song "Hindustani Way"
- AR Rahman roped in as 'BAFTA Breakthrough' India ambassador
- A.R. Rahman presented 'Alert Being Icon Award'
- "Notes Of A Dream: The Authorized Biography Of A.R. Rahman.
- In 2010, the Indian government awarded him the Padma Bhushan

Q.6. Which University launched the first National Education Policy 2020 (NEP 2020) Compliant Law School in the Country?

- A) ITM University B) INSM University
C) ITLM University D) IILM University

Answer : D

- ✓ IILM University takes immense pride in elevating the Legal Education System of India with the launch of the first National Education Policy 2020 (NEP 2020) Compliant Law School in the country.
- ✓ IILM University, with the approval of the government of Uttar Pradesh and the recognition of the Bar Council of India (BCI), announces this big breakthrough.

Q.7. Which Govt Disburses Rs 869 crore for Farmers Under Krushak Assistance for Livelihood and Income Augmentation (KALIA) scheme?

- A) Odisha B) Jharkhand
C) Bihar D) Karnataka

Answer : A

- ✓ Odisha Chief Minister Naveen Patnaik on Thursday(1st Sep 2022) disbursed Rs 869 crore for the state's 41.85 lakh farmers, under its KALIA scheme, and assured them of additional aid for crop losses suffered in the recent floods.



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- ✓ According to an official, an amount of Rs 2,000 each was directly transferred to the bank accounts of 41 lakh small and marginal farmers and other 85,000 landless farmers in Odisha under the Krushak Assistance for Livelihood and Income Augmentation (KALIA) scheme for Rabi crop.
- ✓ The state government had in 2018 launched the KALIA scheme, under which the farmers are given Rs 4,000 in two equal instalments.
- ✓ Patnaik, on the occasion, said, "Nuakhai is the festival of Mother Earth

ODISHA IN NEWS 2022

- Odisha Govt Disburses Rs 869 crore for Farmers Under KALIA Scheme.
- Nuakhai Festival Being Celebrated in Western Odisha.
- Odisha Government secures US\$50bln investment in 2 years as it seeks FDI from UAE to fuel high-growth economy.
- In Odisha, scientists are making a presentation for the Geographical Indications (GI) registry of Kai Chutney.
- Odisha has ranked number one for the implementation of the National Food Security Act (NFSA)..
- 'Sital Sasthi' festival being celebrated in Odisha.
- Odisha to host India's first tribal health observatory.
- Odisha Day or Utkal Divas is celebrated on 1st April 2022.
- For next "Make in Odisha" summit in 2022, Odisha and FICCI ink an MoU.
- Bank of Maharashtra has tied up with Mahagram to roll out the 'Bank Sakhi' project in Odisha.
- Odisha's Ganjam has declared itself a child marriage free district, the first in the State.
- According to the National Family Health Survey (NFHS)-5, Odisha became the top state in the list of full immunizations in India with 90.5% coverage under Mission Indradhanush.
- Odisha CM inaugurated Odisha's longest bridge 'T-Setu' in Cuttack.
- Unnati Hooda and Kiran George wins 2022 Odisha Open at the Jawaharlal Nehru Indoor Stadium, Cuttack, Odisha.
- Odisha's first tribal CM Hemananda Biswal passes away.
- India successfully tests 'Pralay' missile off Odisha coast With a range of 150 to 500 km.
- Odisha launched Digital Life Certificate system for pensioners 2022.
- Odisha's Ganjam district is now child marriage free 2022.



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- Cyclone Jawad to hit Odisha, Andhra and West Bengal; named by Saudi Arabia.
- India's first National Yogasana Sports Championships organised in Bhubaneswar.
- Odisha government launches road safety initiative 'Rakshak'.
- Nuakhai, harvest festival celebrated in Odisha.
- Odisha will host the Men's Hockey Junior World Cup at the Kalinga Stadium.
- Odisha to become 1st Indian state to Provide Smart Health Cards.
- INS Khanjar becomes first Indian Navy ship to call at heritage coastal port of Gopalpur in Odisha.
- Odisha Government has launched 'Ashirvad scheme' for children.
- Odisha government Launched e-learning methods for students: e-Pathshala, e- Mulyankan.
- Raja Parba festival celebrated in Odisha.
- Odisha to sponsor Indian Hockey teams for 10 more years.

Q.8. Who among the following Union Minister is on a 5-day visit to Mongolia and Japan?

A) Amit Shah

B) Nitin Gadkari

C) Rajnath Singh

D) S Jaishankar

Answer : C

- ✓ Defence Minister Rajnath Singh will be on a five-day visit to Mongolia and Japan from September 5, 2022.
- ✓ This will also be the first-ever visit by an Indian Defence Minister to Mongolia.
- ✓ The Defence Minister will hold bilateral talks with his Mongolian counterpart and will also call on the President of Mongolia.

MONGOLIA IN NEWS 2021-22

- Defence Minister Rajnath Singh will be on a five-day visit to Mongolia and Japan from September 5, 2022.
- Khuvsul Lake National Park of Mangolia has been added to the World Network of Biosphere Reserve of UNESCO.
- Holy Relics of Lord Buddha to be taken from India to Mongolia for an 11-day exposition on occasion of Mongolia's Buddha Purnima on 14th June, 2022.



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- ✓ The officials of the Ministry of External Affairs will follow the Quad meeting with an India-US 2+2 “inter-sessional” meeting, with U.S Assistant Secretary of State for South and Central Asia Donald Lu leading the American delegation to discuss bilateral issues

Q.13. Which state government announced the worldwide startup competition "VentuRISE Global Startup Challenge"?

- A) Kerala
- B) Tamil Nadu
- C) Telangana
- D) Karnataka

Answer : D

- ✓ With an aim to support growth stage startups in manufacturing and sustainability-related sectors, the Karnataka government on Thursday(1st Sep 2022) launched - the Global Startup Challenge – VentuRISE. VentuRISE will be a part of the Global Investors Meet - Invest Karnataka 2022, which will be held from 2 - 4 November 2022 in Bengaluru.
- ✓ A cash prize of \$100,000 is earmarked for the winners.

Q.14. G-7 Countries finance ministers agreed on 2nd Sept 2022 to impose a price cap system on which country oil?

- A) Iran Oil
- B) United States Oil
- C) Russian Oil
- D) United Arab Emirates Oil

Answer : D

- ✓ Group of Seven(G-7) finance ministers agreed to impose a price cap on Russian oil aimed at slashing revenues for Moscow’s war in Ukraine while keeping crude flowing to avoid price spikes, but their statement left out key details of the plan.
- ✓ SURPRISE FACTS G7 SUMMIT
- ✓ 1st - 1975 : France
- ✓ 46th - 2020 : United States
- ✓ 47th - 2021 : United Kingdom
- ✓ 48th - 2022 : Germany
- ✓ 49th - 2023 : Japan
- ✓ 50th - 2024 : Italy
- ✓ Trick to remember G7 Countries



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- ✓ Trick - Drink JUICE with GF (girlfriend)
- ✓ JUICE case :-
- ✓ J for Japan
- ✓ U for USA
- ✓ I for Italy
- ✓ C for Canada
- ✓ E for England
- ✓ GF case :-
- ✓ G for Germany
- ✓ F for France

Q.15. According to the Centre for Monitoring Indian Economy data, India's unemployment rate surged to a one-year high of 8.3 percent in August as employment sequentially fell by 2 million to 394.6 million. According to data, in which state has the lowest unemployment rate?

- A) Chhattisgarh B) Maharashtra
C) Gujarat D) Odisha

Answer : A

- ✓ According to the Centre for Monitoring Indian Economy data, India's unemployment rate surged to a one-year high of 8.3 percent in August as employment sequentially fell by 2 million to 394.6 million.
- ✓ During July, the unemployment rate was at 6.8 percent and the employment was 397 million.
- ✓ The urban unemployment rate is usually higher at about 8 percent than the rural unemployment rate, which is usually around 7 percent.
- ✓ In August, the urban unemployment rate shot up to 9.6 percent and the rural unemployment rate also increased to 7.7 percent.
- ✓ During August, unemployment was the highest in Haryana at 37.3 percent followed by Jammu and Kashmir at 32.8 percent, Rajasthan at 31.4 percent, Jharkhand at 17.3 percent, and Tripura at 16.3 percent.
- ✓ While unemployment was the lowest in Chhattisgarh at 0.4 percent followed by Meghalaya at 2 percent, Maharashtra at 2.2 percent and Gujarat and Odisha at 2.6 percent each, according to data.



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Q.16. Which state government has launched loan scheme 'Mahila Nidhi' with an aim to ensure easy loans for women in business?

- A) Haryana
B) Rajasthan
C) Madhya Pradesh
D) Bihar

Answer : B

- ✓ Rajasthan Chief Minister Ashok Gehlot has launched the loan scheme 'Mahila Nidhi' with an aim to ensure easy loans for women in business.
- ✓ The scheme also aims the social and economic development of women through credit.
- ✓ CM Ashok Gehlot has announced in the budget 2022-23 about the 'Mahila Nidhi' scheme through Rajasthan Rural Livelihood Development Council.
- ✓ The scheme will disburse loans of up to Rs 40,000 within 48 hours, and above Rs 40,000 within 15 days.

Q.17. Which company has signed an MoU with the National Dairy Development Board (NDDB) to start a biogas demonstration project to accelerate carbon neutrality in India?

- A) Eicher Motors
B) Bajaj Auto
C) Ashok Leyland
A) Suzuki Motor Corporation

Answer : D

- ✓ Suzuki Motor Corporation (SMC) has signed an MoU with the National Dairy Development Board (NDDB) to start a biogas demonstration project to accelerate carbon neutrality in India.
- ✓ In a bid to establish a joint venture, Suzuki and NDDB will undertake joint studies to evaluate the business model for future commercialization of biogas and its potential for widespread use.
- ✓ In India, there are many cows whose dung contains methane that have 28 times larger greenhouse effect than those of CO₂, which is emitted into the atmosphere.
- ✓ National Dairy Development Board (NDDB)
- ✓ Founded : 1965
- ✓ Founder : Dr Verghese Kurien
- ✓ Headquarters : Anand, Gujarat
- ✓ Meenesh Shah was appointed the Chairman of NDDB in 2021.
- ✓ NDDB's landmark project in 1970, Operation Flood (milk production)



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- ✓ India is the world's largest milk producer.
- ✓ Uttar Pradesh is the highest milk producing state in India.

Q.18. Which company has partnered with IME India Pvt. Ltd (erstwhile IME Forex India) to expand its money remittance services between the Indo-Nepal corridor?

- A) Muthoot FinCorp Limited B) LIC Housing Finance Ltd
C) Aditya Birla Capital D) Power Finance Corporation Limited

Answer : A

- ✓ Muthoot FinCorp Limited has partnered with IME India Pvt. Ltd. (erstwhile IME Forex India) to expand its money remittance services between the Indo-Nepal corridor.
- ✓ Muthoot has been assisting the Nepali community in India in remitting money through their existing partner (Prabhu Money Transfer Pvt. Ltd).
- ✓ Now, Muthoot will be able to serve a larger mass of Nepalese diaspora living in India.
- ✓ Nepali migrants can now transfer money instantly from 3,600-plus branches of Muthoot FinCorp to their families in Nepal without opening any bank account in India.
- ✓ IDFC First Bank, India and Global IME Bank Ltd., Nepal are the banking partners to facilitate Indo-Nepal remittance service.

Q.19. Who has announced the launch of 'cashback SBI Card' that enables cardholders to earn 5% cashback on all online spending without any merchant restrictions.

- A) SBI Card B) SBI YONO
C) iMobile D) Kotak- 811

Answer : A

- ✓ SBI card has announced the launch of 'cashback SBI Card' that enables cardholders to earn 5% cashback on all online spending without any merchant restrictions.
- ✓ Consumers across the country, including tier-2 and 3 cities, can apply for the card on the digital application platform 'SBI Card SPRINT'.
- ✓ The contactless card is free for the first year till March 2023 as a special offer.
- ✓ CASHBACK SBI Card customers will earn unlimited 1% cashback on all spends, cashback will increase to 5% on all online spends up to maximum of Rs 10,000 per monthly statement cycle.
- ✓ SBI Card and Payment Services Limited (SBI Card)



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Founded : 1998

Headquarters : Gurgaon

MD & CEO : Rama Mohan Rao Amara

Q.20. Who among the following has presented Smart Solutions Challenge & Inclusive Cities Awards 2022?

A) Narendra Modi

B) Hardeep Singh Puri

C) Nirmala Sitharaman

D) Rajnath Singh

Answer : B

- ✓ Minister for Housing and Urban Affairs Hardeep Singh Puri has presented Smart Solutions Challenge & Inclusive Cities Awards 2022.
- ✓ These awards are an initiative of the National Institute of Urban Affairs (NIUA) and the UN to address city-level accessibility and inclusion challenges faced by persons with disabilities (PwD), women and girls, and the elderly.
- ✓ the Smart Solutions and Inclusive Cities Awards 2022 was designed with the aim of promoting people-centric design and to foster novel home-grown technological innovations and solutions.
- ✓ Category 1: Early-stage Innovations
- ✓ Fifth Sense by Glovatrix Pvt. Ltd
- ✓ Digital Mobility Subsidy by Ola Mobility Institute
- ✓ AxcesAble Places by AxcesAble Designs LLP
- ✓ Category 2: Market-ready Solutions
- ✓ Mouseware by Dextroware Devices
- ✓ Signer.AI by Incluistic Pvt. Ltd. / Friends for Inclusion
- ✓ IncluMaps by Vikas Upadhyay, Research Scholar, IIT Delhi
- ✓ Category 3: Implemented Solutions
- ✓ Multi-Dimensional Inclusiveness: Using Advanced Technologies for Education and Literacy by Belagavi Smart City Ltd.
- ✓ myUDAAN by Tekra Solutions Pvt. Ltd.
- ✓ 'Moving with Pride' (Mo Bus and Mo E-Ride) by Capital Region Urban Transport (CRUT), Odisha
- ✓ Nirbhaya App by Sagar Smart City Ltd.



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Q.23. The International Day of Charity is observed annually on which day?

- A) 06 September B) 04 September
C) 05 September D) 03 September

Answer : C

- ✓ International Day of Charity is observed annually on September 05. It was declared by the United Nations General Assembly in 2012.
- ✓ September 5 was chosen in order to commemorate the death anniversary of Mother Teresa, who had always been engaged in charitable work.
- ✓ The prime purpose of the International Day of Charity is to raise awareness and provide a common platform for charity related activities all over the world for individuals, charitable, philanthropic and volunteer organizations for their own purposes on the local, national, regional and international level.

Q.24. In India, when is the National Teachers' Day celebrated?

- A) 03 September B) 02 September
C) 05 September D) 04 September

Answer : C

- ✓ In India, the Teachers' Day is celebrated every year on September 05 since 1962.
- ✓ The day marks the birth anniversary of Dr Sarvepalli Radhakrishnan, an Indian philosopher, academic, and statesman, who defined the role of the teacher as someone who acts not only as an educator but also as a moral mentor and inculcates values among students.
- ✓ He was the second President of India (1962 to 1967) and the first Vice President of India (1952–1962).
- ✓ The Ministry of Education presents the National Teachers Awards on this occasion every year
- ✓ Teachers' Day in India, September 5, 2022; President Droupadi Murmu honoured 45 selected teachers from across the country with National Awards at Vigyan Bhawan New Delhi

Q.25. The UN International Day of Charity on 5th September, is observed to commemorate the death anniversary of which leader?

- A) Kasturba Gandhi B) Vijay Laxmi Pandit
C) Madam Bhikaji Cama D) Mother Teresa

Answer : D



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Answer : A

Q.6. What is the Penal Interest Rate for banks if NEFT deposit is not done on time?

- A) Repo Rate+ 3% B) Repo Rate + 2%
C) Rep Rate + 1 % D) Repo Rate + 4%

Answer : B

✓ Repo Rate + 2% is the Penal Interest Rate for banks if NEFT deposit is not done on time.

Q.7. Which of the following first payment bank has started operating in India?

- A) Fino Payments Bank B) Paytm Payments Bank
C) NSDL Payment Bank D) Airtel Payment Bank

Answer : D

Q.8. Which among the following is not a schedule commercial bank?

- A) Fino Payments Bank B) Paytm Payments Bank
C) Airtel Payment Bank D) Jio Payments Bank

Answer : D

Q.9. What percent of Adjusted net bank Credit (ANBC) should be maintained for PSLs for RRBs in our country?

- A) 10% B) 20%
C) 30% D) 75%

Answer : D

Q.10. What is the increased housing loan limit for UCBs in tier 1 cities?

- A) 30 lakhs B) 60 lakhs
C) 40 lakhs D) 50 lakhs

Answer : B

✓ Tier 1 is increased to 60 lakhs from 30 lakhs and Tier 2 from 70 lakh to 1.4 crore.



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